Listing of Claims

Please replace all prior versions of claims with the following listing of clams:

Claims 1-18 (Cancelled).

19. (Previously Presented) An electronic cardless financial transaction system for executing financial transactions without the use of a user identification card and which enables a user to store at least some transaction parameters for reuse to reduce the number of inputs from a user at the time of execution of a transaction when at least one of the stored transaction parameters is used in connection with the transaction, the transactions being characterized by a transaction type and a plurality of transaction parameters, the system comprising:

at least one central controller;

a communications network;

at least one memory device;

a terminal device selectively connectable to the at least one central controller through the communications network, the terminal device comprising:

a processor;

a display connected to the processor;

an input mechanism for providing input to the processor; the system further comprising means for storing in the memory user defined

transaction information, the transaction information comprising at least one of user defined transactions and user defined transaction parameters;

wherein if a user has previously stored transactions or transaction parameters:

i) the system can display a display screen customized for the user; and, ii) if not, the system causes the display to display a standard display screen;

the system causing the display to display on a single screen transaction information sufficient to enable a user to execute a transaction with a single selection from the single screen;

the input mechanism enabling a user to use the displayed transaction information on the single screen to execute a financial transaction with a single input or to enter or change one or

more transaction parameters displayed on the single screen and then make a single selection to execute the transaction; and

wherein the transaction involves the purchase of goods or services over a network;

20. (Previously Presented) The system of claim 19 wherein where the memory for storing user defined transaction information is associated with the terminal.

21. (Previously Presented) The system of claim 19 where the memory for storing user defined transaction information is associated with a central controller.

22. (Previously Presented) The system of claim 19 wherein the terminal is a personal terminal of the user, and upon execution of a transaction, the system creates a record of the transaction which may be printed by the user on a printer associated with the user's terminal.

23. (Previously Presented) The system of claim 19 wherein the transaction involves the purchase of goods or services over a network and at least one stored transaction parameter relates to an account from which payment is to be made for the transaction.

24. (Previously Presented)The system of claim 19 wherein the terminal is uniquely associated with a user or group of users.

25. (Previously Presented)The system of claim 19 wherein the terminal comprises a home computer.

26. (Previously Presented)The system of claim 25 wherein the input mechanism comprises a pointing device.

27. (Previously Presented) The system of claim 19 wherein the terminal comprises a portable terminal.

28. (Previously Presented) The system of claim 27 wherein the input mechanism comprises a pointing device.

29. (Previously Presented) The system of claim 19 wherein the determination of whether the display displays a screen customized for the user, is made by the system based on information stored in the system.

30. (Previously Presented) The system of claim 19 wherein the determination of whether the display displays a screen customized for the user, is made based on user input.

31. (Previously Presented) The system of claim 19 wherein the determination of whether the display displays a screen customized for the user is made by an entity with which the transaction is to be executed.

32. (Previously Presented) The system of claim 19 wherein one of the transaction parameters comprises at least one account with which the user has with a financial relationship, and for a given transaction, the user may select an account from among a plurality of accounts the user has with a plurality of financial institutions so that the selected account may be used for the transaction.

33. (Previously Presented) The system of claim 19 wherein one of the stored transaction parameters includes an account number of an account with which the user has a financial relationship, and the account may be used for the transaction.

34. (Previously Presented) The system of claim 19 wherein the display comprises object oriented programming objects and includes at least one object from which the user can select stored transaction parameters.

35. (Previously Presented) The system of claim 19 wherein the display comprises object oriented programming objects and includes at least one object from which the user can select transaction parameters using a pointing device

36. (Previously Presented) The system of claim 19 wherein the display comprises object oriented programming objects and includes at least one object from which the user can select transaction parameters, the objects including a drop down box which a user can select a transaction parameter from among a plurality to stored transaction parameters.

37. (Previously Presented) The system of claim 36 wherein the transaction parameter is an account.

38. (Previously Presented) The system of claim 19 wherein the display comprises object oriented programming objects and includes at least one object from which the user can select transaction parameters, the objects including a drop down box which can display a preselected one of a plurality of options for a transaction parameter, and further wherein the user can use the drop down box to change the preselection prior to execution of the transaction.

39. (Previously Presented) The system of claim 19 wherein the display comprises object oriented programming objects and includes at least one object that comprises a list of transaction parameters from which a user can select.

40. (Previously Presented) The system of claim 19 wherein the display comprises object oriented programming objects and includes at least one object from which a user can select an account to be used in connection with the transaction.

41. (Previously Presented) The system of claim 19 wherein the display simultaneously displays transaction parameters for the transaction on a single screen and enables the user to execute a transaction with the displayed transaction parameters with a single selection from the single screen.

42. (Previously Presented) The system of claim 19 wherein the display simultaneously displays transaction parameters for the transaction on a single screen and enables the user to

execute a transaction with the displayed transaction parameters with a single selection from the single screen and all of the after displays.

43. (Previously Presented) The system of claim 19 wherein the display displays one or more objects for enabling a user to select a transaction type.

44. (Previously Presented) The system of claim 19 wherein the display displays one or more objects for enabling a user to select a transaction category.

45. (Previously Presented) The system of claim 19 wherein the single screen displays at least one transaction identifier, the transaction identifier representing one or more transaction parameters.

46. (Previously Presented) The system of claim 19 wherein the single screen displays transaction parameters and enables a user to change only the transaction parameters that need to be changed.

47. (Previously Presented) The system of claim 19 wherein the user may store global transaction parameters, where the global transaction parameters are transaction parameters that may be used with all transactions executed by the user.

48. (Previously Presented) The system of claim 19 wherein the system preselects one or more transaction parameters based on stored information associated with the user.

49. (Previously Presented) The system of claim 19 wherein the central controller receives user identification information associated with the user to identify the user.

50. (Previously Presented) The system of claim 49 wherein the system displays a display screen customized for a user once a user is identified.

51. (Previously Presented) The system of claim 19 wherein the central controller uses user identification information associated with the user to identify the user and uses a PIN or other user specific identifier to verify the user's identity.

52. (Previously Presented) The system of claim 51 wherein the system displays a display screen customized for a user once a user is identified.

53. (Previously Presented) The system of claim 51 wherein the system displays a display screen customized for a user once a user is verified.

54. (Previously Presented) The system of claim 19 wherein the system uses user identification information associated with the user to identify the user and requires the user to enter a PIN or other user identifier to verify the user's identity and enable the user to access user specific account information.

55. (Previously Presented) The system of claim 54 wherein the system displays a display screen customized for a user once a user is identified.

56. (Previously Presented) The system of claim 54 wherein the system displays a display screen customized for a user once a user verified.

57. (Previously Presented) The system of claim 19 wherein when a user selects a transaction option, a more detailed description of the transaction parameters associated with that option may be displayed to enable the user to verify or select the desired transaction parameters.

58. (Previously Presented) The system of claim 19 wherein when a user selects a transaction option, one or more transaction parameters for that transaction may be preselected and displayed by the system to enable the user to verify, select or change the displayed transaction parameters.

59. (Previously Presented) The system of claim 19 wherein the system can selectively display information about a user's past transactions.

60. (Previously Presented) The system of claim 19 wherein the system can selectively display information about a user's recent transactions.

61. (Previously Presented) The system of claim 19 wherein the system can enable the user to create a memo to be associated with the transaction.

62. (Previously Presented) The system of claim 19 wherein the system can display on the single screen or option for the user to create a memo to be associated with the transaction.

63. (Previously Presented) The system of claim 19 wherein the user can select transaction parameters in any order.

64. (Previously Presented) The system of claim 19 wherein the system causes the display to display on a single screen options from which user can select transaction type and transaction parameters.

65. (Previously Presented) The system of claim 19 wherein the system enables the user to select a transaction type and the system predicts at least one transaction parameter the user may wish to use with the selected transaction type.

66. (Previously Presented) The system of claim 19 wherein the system predicts the transaction parameters for an entire transaction, the parameters of which are displayed on a single screen to enable the user to execute a transaction with a single selection from the single screen.

67. (Previously Presented) The system of claim 19 wherein the system predicts the transaction parameters for an entire transaction, the parameters of which are displayed on a

single screen to enable the user to execute a transaction with a single selection without the user having to manually select any of the transaction parameters at the time of the transaction.

68. (Previously Presented) The system of claim 19 wherein the system predicts the transaction parameters for an entire transaction, the parameters of which are displayed on a single screen to enable the user to execute a transaction with a single selection, wherein the predictions are made based on stored information associated with the user.

69. (Previously Presented) The system of claim 19 wherein the system predicts for a user one or more global transaction parameters.

70. (Previously Presented) The system of claim 19 wherein the system predicts at least one type of transaction information that a user of the terminal may desire based in part on stored data for that user.

71. (Previously Presented) The system of claim 70 wherein the transaction information comprises a transaction parameter.

72. (Previously Presented) The system of claim 70 wherein the prediction is based on the user's most commonly requested selection for that transaction information.

73. (Previously Presented) The system of claim 70 wherein the prediction is based on the user's last selection for that transaction information.

74. (Previously Presented) The system of claim 70 wherein the prediction is based on when the user is executing a transaction.

75. (Previously Presented) The system of claim 70 wherein the prediction is based on where the user is executing the transaction.

76. (Previously Presented) The system of claim 70 wherein the prediction is based on a plurality of criteria.

77. (Previously Presented) The system of claim 70 wherein the prediction is based on a plurality of criteria, where the criteria are assigned a relative weight.

78. (Previously Presented) The system of claim 70 wherein the prediction is based on a plurality of criteria, including at least stored information relating to a user's past transactions.

79. (Previously Presented) The system of claim 70 wherein the prediction is based on a plurality of criteria, including at least stored information relating to a user's past transactions and where the criteria are assigned a relative weight.

80. (Previously Presented) The system of claim 19 further comprising means for identifying a user prior to enabling the user to execute a transaction.

81. (Previously Presented) The system of claim 80 wherein the means for identifying comprises a physical identifier.

82. (Previously Presented) The system of claim 80 wherein the means for identifying comprises an eye scanner.

83. (Previously Presented) The system of claim 80 wherein the means for identifying comprises a finger print identifier.

84. (Previously Presented) The system of claim 80 wherein the means for identifying comprises a voice recognition mechanism.

85. (Previously Presented) The system of claim 19 wherein the display displays an object for a user to receive a receipt.

86. (Previously Presented) An electronic financial transaction system for executing financial transactions and which enables a user to store at least some transaction parameters for reuse to reduce the number of inputs from a user at the time of execution of a transaction when at least one of the stored transaction parameters are used in connection with the transaction, the transactions being characterized by a transaction type and a plurality of transaction parameters, the system comprising:

at least one central controller; a communications network; at least one memory device;

a terminal device selectively connectable to the at least one central controller through the communications network, the terminal device comprising:

a processor;

a display connected to the processor;

an input mechanism for providing input to the processor;

the system further comprising means for storing in the memory user defined transaction information, the transaction information comprising at least one of user defined transactions and user defined transaction parameters;

wherein if a user has previously stored transactions or transaction parameters:

i) the system displays a display customized for the user; and,

ii) if not, the system causes the display to display a standard display; the system causing the display to display on a single screen transaction

information sufficient to enable a user to execute a transaction with a single selection from the single screen;

the input mechanism enabling a user to use the displayed transaction information on the single screen to execute a financial transaction with a single input or to enter or change one or more transaction parameters displayed on the single screen and then make a single selection to execute the transaction;

wherein the transaction involves the purchase of goods or services over a network; and

wherein upon execution of a transaction, the system creates a record of the transaction which may be printed by the user on a printer associated with the terminal.

87. (Previously Presented) An electronic financial transaction system for executing financial transactions via a POS terminal without the use of a user identification card and which

enables a user to store at least some transaction parameters for reuse to reduce the number of inputs from a user at the time of execution of a transaction when at least one of the stored transaction parameters are used in connection with the transaction, the transactions being characterized by a transaction type and a plurality of transaction parameters, the system comprising:

at least one central controller; a communications network; at least one memory device;

a terminal device selectively connectable to the at least one central controller through the communications network, the terminal device comprising:

a processor;

a display connected to the processor;

an input mechanism for providing input to the processor;

the system further comprising means for storing in the memory user defined transaction information, the transaction information comprising at least one of user defined transactions and user defined transaction parameters;

wherein if a user has previously stored transactions or transaction parameters:

i) the system displays a display customized for the user; and,

ii) if not, the system causes the display to display a standard display; the system causing the display to display on a single screen transaction

information sufficient to enable a user to execute a transaction with a single selection; the input mechanism enabling a user to use the displayed transaction information

on the single screen to execute a financial transaction with a single input or to enter or change one or more transaction parameters displayed on the single screen and then make a single selection to execute the transaction;

wherein the transaction involves the purchase of goods or services over a network; and

wherein upon execution of a transaction, the system creates a record of the transaction which may be printed by the user on a printer associated with the terminal.

88. (Previously Presented) An electronic financial transaction system for executing financial transactions via a POS terminal and which enables a user to store at least some transaction parameters for reuse to reduce the number of inputs from a user at the time of execution of a transaction when at least one of the stored transaction parameters are used in

connection with the transaction, the transactions being characterized by a transaction type and a plurality of transaction parameters, the system comprising:

at least one central controller;

a communications network;

at least one memory device;

a terminal device selectively connectable to the at least one central controller

through the communications network, the terminal device comprising:

a processor;

a display connected to the processor;

an input mechanism for providing input to the processor; the system further comprising means for storing in the memory user defined

transaction information, the transaction information comprising at least one of user defined transactions and user defined transaction parameters;

wherein if a user has previously stored transactions or transaction parameters:

i) the system displays a display customized for the user; and,

ii) if not, the system causes the display to display a standard display; the system causing the display to display on a single screen transaction

information sufficient to enable a user to execute a transaction with a single selection; the input mechanism enabling a user to use the displayed transaction information

on the single screen to execute a financial transaction with a single input or to enter or change one or more transaction parameters displayed on the single screen and then make a single selection to execute the transaction;

wherein the transaction involves the purchase of goods or services over a network; and

wherein upon execution of a transaction, the system creates a record of the transaction which may be printed by the user on a printer associated with the terminal

89. (Cancelled).

90. (Currently Amended) The system of claim 89 86 wherein the transaction information is stored in the local memory of the transaction terminal.

91. (Currently Amended) The system of claim ~~89~~ 86 wherein the stored transaction parameters include at least one transaction parameter stored based on a previously executed transaction.

92. (Currently Amended) The system of claim ~~89~~ 86 wherein the stored transaction parameters comprise at least some transaction parameters stored at the central controller.

93. (Currently Amended) The system of claim ~~89~~ 86 wherein the input mechanism comprises a point and click device.

94. (Currently Amended) The system of claim ~~89~~ 86 wherein the transaction comprises an electronic financial transaction.

95. (Currently Amended) The system of claim ~~89~~ 86 wherein the transaction comprises transferring funds from one account to the another.

96. (Currently Amended) The system of claim ~~89~~ 86 wherein the transaction comprises paying for the purchase of goods or services.

97. (Currently Amended) The system of claim ~~89~~ 86 further comprising means for identifying a user, the means being selected from the group consisting an alpha numeric identifier, where physical information about the user such as fingerprints or voice recognition or eye scanning.

98. (Currently Amended) The system of claim ~~89~~ 86 further comprising transaction identifier information that is displayed on the display, wherein the input means is operable to enable a user to select the transaction identifier information to cause the stored transaction parameters to be used to execute a transaction with little or no additional input by the user at the time of execution of the transaction.

99. (Currently Amended) The system of claim 89 86 wherein the transaction information is individually selected by a user and stored before executing a transaction to enable transactions to be more easily executed by a user and to enable same or similar transactions to be performed multiple times without the need to reenter all or most of the transaction parameters each time a user wants to execute a transaction.

100. (Currently Amended) The system of claim 89 86 further comprising means for identifying and verifying the user.

101. (Currently Amended) The system of claim 89 86 comprising means for causing the display to display transaction information customized for the user, the transaction information corresponding to one or more of the stored user defined transaction parameters.

102. (Currently Amended) The system of claim 89 86 further comprising means for displaying to the user a choice, associated with transaction parameters and user input means is operable to enable the user to select the choice thereby causing the system to execute a transaction without the need for further input to selections by the user or with limited additional inputs or selections by the user required to execute a desired transaction.

103. (Currently Amended) The system of claim 89 86 wherein upon selection of a transaction by a user the terminal determines whether all of the transactions parameters necessary have been identified and if so causing the transaction to be executed; and if not to display a prompt to the user to enter additional information.

104. (Currently Amended) The system of claim 89 86 wherein after the selection of a transaction or additional input by a user the controller causes the transaction parameters to be displayed with a prompt for the user to verify this is the desired transaction to be executed.

105. (Currently Amended) The system of claim 89 86 wherein upon selection of a transaction by a user the terminal determines whether all of the transactions parameters

necessary have been identified and if so causing the transaction to be executed; and if not to display a prompt to the user to enter additional information.

106. (Currently Amended) The system of claim 89 86 wherein after the selection of a transaction or additional input by a user the controller causes the transaction parameters to be displayed with a prompt for the user to verify this is the desired transaction to be executed. When the display gives the users the option to cancel a transaction, edit the transaction parameters, reselect the transaction or other options.

107. (Currently Amended) The system of claim 89 86 wherein after the desired transaction is processed the controller causes the display to display the option for the user to select another transaction.

108. (Currently Amended) The system of claim 89 86 wherein the user defined transaction information is stored in the local memory of one or more terminals or in a central memory of the system.

109. (Currently Amended) The system of claim 89 86 wherein the terminal comprises a home computer.

110. (Currently Amended) The system of claim 89 86 wherein the terminal comprises a portable terminal.

111. (Currently Amended) The system of claim 89 86 wherein the stored transaction parameters comprises most of the transaction information necessary to execute a transaction.

112. (Currently Amended) The system of claim 89 86 wherein the stored transaction parameters comprises most of the transaction information necessary to execute a transaction and enables a user to vary some or all of the transaction parameters from one transaction to another.

113. (Previously Presented) The system of claim ~~89~~ 86 wherein after a user selects a transaction option from the display, a more detailed description of the transaction may be displayed to enable the user to verify the desired transaction.

114. (Currently Amended) The system of claim ~~89~~ 86 wherein after a user selects a transaction option from the display, a more detailed description of the transaction may be displayed to enable the user to verify the desired transaction; and wherein the desired transaction information comprises transaction type and transaction parameters.

115. (Currently Amended) The system of claim ~~89~~ 86 wherein the user identification means comprises a card reader associated with the terminal.

116. (Currently Amended) The system of claim ~~89~~ 86 wherein the user identification means comprises a voice recognition mechanism.

117. (Currently Amended) The system of claim ~~89~~ 86 wherein the user identification is implemented using alpha numeric information by a key pad or other input mechanism.

118. (Currently Amended) The system of claim ~~89~~ 86 wherein the user identification is implemented by finger print recognition.

119. (Currently Amended) The system of claim ~~89~~ 86 wherein the user identification is accomplished by at least two or more of a voice recognition mechanism, an alpha numeric information entry device, and a finger print recognition mechanism.

120. (Currently Amended) The system of claim ~~89~~ 86 wherein the user identification comprises means for physically identifying the user, wherein the user provides the physical identification through the terminal and the system compares this information to previously stored identification information to determine the identity of the user.

121. (Currently Amended) The system of claim ~~89~~ <u>86</u> wherein physical identification information of the user is stored at the local terminal at the time a user desires to execute a transaction the user enters physical user identification information which is compared with information stored in the local terminal.